

UNITED STATES BANKRUPTCY COURT
DISTRICT OF Eastern PA
DIVISION

IN RE:	Mayur Patel	}	CASE NUMBER: 15-11648
		}	
		}	
		}	JUDGE
		}	
DEBTOR.		}	CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD

FROM 1-Jun-17 TO 30-Jun-17

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 7/19/2017



Debtor's Address
and Phone Number:
Mayur Patel
6 S. Strawberry st unit # 1
Philadelphia, PA 19106

Tel. 973-980-9803 _____

Attorney's Address
and Phone Number:

Bar No. _____
Tel. _____

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website,
http://www.usdoj.gov/ust/r21/reg_info.htm

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	Mayur Patel
Case Number:	15-11648

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$1,040.90	\$1,040.90
CASH- Beginning of Month (Business)	0	0
Total Household Receipts	\$5,095.10	\$300,806.31
Total Business Receipts		
Total Receipts	\$5,095.10	\$300,806.31
Total Household Disbursements	6,116.42	302,235.25
Total Business Disbursements		
Total Disbursements	6,116.42	302,235.25
NET CASH FLOW (Total Receipts minus Total Disbursements)	-1021.32	-1,021.32
CASH- End of Month (Individual)	17.58	17.58
CASH- End of Month (Business)	0	0

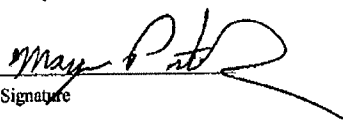
CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	6,116.42	302,235.25
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	0	0
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	6,116.42	302,235.25

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 19th day of July 2017

Debtor's Signature



**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	\$1,040.90	\$1,040.90
CASH RECEIPTS		
Salary or Cash from Business	\$5,095.10	\$5,095.10
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
(credit card refund from previous debits	\$0.00	0
TOTAL RECEIPTS	\$5,095.10	5,095.10
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	2982.26	
Household Repairs & Maintenance		
Insurance	2322	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	485.51	
Vehicle Expenses	291.65	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Banking fee plus check printing	35	
Total Household Disbursements	\$6,116.42	6,116.42
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$17.58	17.58

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		x
2. Have any funds been disbursed from any account other than a debtor in possession account?		x
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		x
4. Have any payments been made on pre-petition liabilities this reporting period?		x
5. Have any post-petition loans been received by the debtor from any party?		x
6. Are any post-petition payroll taxes past due?		x
7. Are any post-petition state or federal income taxes past due?		x
8. Are any post-petition state or local sales taxes past due?		x
9. Are any post-petition real estate taxes past due?		x
10. Are any amounts owed to post-petition creditors/vendors delinquent?		x
11. Are any wage payments past due?		x

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	x	
2. Are all premium payments current?	x	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY and CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount	
Car Insurance Erie Insurance company	5/10/2014 5/11/2016	\$2,106 yearly	0	
Erie Insurance home	11/27/2014 11/27/2015	\$1,867 yearly	0	

Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
<p>Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: _____</p>

**MONTHLY OPERATING REPORT -
INDIVIDUAL**

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	TD			
Account Number:	431-5293029			
Purpose of Account (Business/Personal)	personal			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	1,040.90			
2. ADD: Deposits not credited (attach list to this report)	5,095			
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)	6,116.42			
5. Month End Balance (Must Agree with Books)	17.58			
TOTAL OF ALL ACCOUNTS				\$17.58

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				
NA				

Note: Attach a copy of each investment account statement.

ATTACHMENT NO. 3A

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T STATEMENT OF ACCOUNT

000120854 01 AV 0.370 MTD01040062517115643 0047 16 10



MAYUR PATEL
DJP CASE 15-11648 EDPA
6 S STRAWBERRY ST APT 1
PHILADELPHIA PA 19106-

Page: 1 of 6
Statement Period: May 24 2017-Jun 23 2017
Cust Ref #: 4315293029-039-T-###
Primary Account #: 4315293029



Chapter 11 Checking

MAYUR PATEL
DJP CASE 15-11648 EDPA

Account # 4315293029

ACCOUNT SUMMARY

Beginning Balance	1,040.90	Average Collected Balance	807.53
Electronic Deposits	5,095.10	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Checks Paid	1,328.20	Annual Percentage Yield Earned	0.00%
Electronic Payments	4,422.22	Days in Period	31
Other Withdrawals	368.00		
Ending Balance	17.58		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$350.00
Total Returned Item Fees (NSF)	\$35.00	\$210.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
05/26	ATM CHECK DEPOSIT, *****45160844722 AUT 052517 ATM CHECK DEPOSIT 399 MARKET ST PHILADELPHIA * PA	5,000.00
06/21	ACH RETURNED ITEM, PECOENERGY UTIL_BIL *****764089 0620	95.10
	Subtotal:	5,095.10

Checks Paid

No. Checks: 8

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
05/30	199	76.20	05/30	206	36.00
06/01	200	41.57	05/30	208*	390.41
06/01	201	32.02	05/30	209	71.50
05/30	205*	30.50	05/31	210	650.00
			Subtotal:		1,328.20

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/24	DEBIT POS, *****45160844722, AUT 052417 DDA PURCHASE WAWA 8058 KING OF PRUSS * PA	41.17
05/26	DEBIT POS, *****45160844722, AUT 052617 DDA PURCHASE IKEA PENNS LANDING PHILADELPHIA * PA	25.89
05/26	DEBIT CARD PURCHASE, *****45160844722, AUT 052417 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	3.00

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Page: 2 of 6

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	17.58
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

(2)	DOLLARS	CENTS
DEPOSITS NOT ON STATEMENT		
Total Deposits		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total		
Withdrawals		

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days In Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

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STATEMENT OF ACCOUNT

MAYUR PATEL
DIP CASE 15-11648 EDPA

Page: 3 of 6
Statement Period: May 24 2017-Jun 23 2017
Cust Ref #: 4315293029-039-T-###
Primary Account #: [REDACTED] 3029

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
05/30	DEBIT POS, *****45160844722, AUT 052717 DDA PURCH W/CB GIANT 6507 ST DAVIDS * PA	124.60
05/30	DEBIT CARD PAYMENT, *****45160844722, AUT 052817 VISA DDA PUR ABC SWEAT 888 8279262 * PA	56.00
05/30	DEBIT POS, *****45160844722, AUT 052617 DDA PURCHASE WINE SPIRITS 1527 WAYNE * PA	42.38
05/30	DEBIT CARD PURCHASE, *****45160844722, AUT 052617 VISA DDA PUR DAN DAN WAYNE * PA	41.71
05/30	DEBIT CARD PURCHASE, *****45160844722, AUT 052717 VISA DDA PUR BOSCOVS 63 PLYMOUTH MEET * PA	41.32
05/30	DEBIT POS, *****45160844722, AUT 053017 DDA PURCHASE TOP STAR KING O KING OF PRUSS * PA	38.59
05/30	DEBIT POS, *****45160844722, AUT 052817 DDA PURCHASE JCPENNEY STORE 0924 KING PRUSSIA * PA	30.10
05/30	DEBIT POS, *****45160844722, AUT 052817 DDA PURCHASE WAWA 42 KING OF PRUSS * PA	10.35
05/30	DEBIT POS, *****45160844722, AUT 052817 DDA PURCHASE IKEA CONSHOHOCKEN CONSHOHOCKEN * PA	4.23
05/31	ELECTRONIC CK PMT-ARC, ERIE INSURANCE 1256038677 0204	2,104.00
05/31	ELECTRONIC CK PMT-ARC, ERIE INSURANCE 1256038677 0203	218.00
06/01	DEBIT POS, *****45160844722, AUT 053117 DDA PURCHASE SHOPRITE WHITMANPLZ S1 PHILADELPHIA * PA	128.94
06/01	DEBIT CARD PURCHASE, *****45160844722, AUT 053017 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	3.00
06/02	DEBIT CARD PURCHASE, *****45160844722, AUT 053117 VISA DDA PUR DUNKIN 352238 Q35 PHILADELPHIA * PA	27.21
06/02	DEBIT CARD PAYMENT, *****45160844722, AUT 060117 VISA DDA PUR NETFLIX COM NETFLIX COM * CA	12.95
06/05	DEBIT CARD PAYMENT, *****45160844722, AUT 060217 VISA DDA PUR NEW JERSEY E ZPASS 888 288 6865 * NJ	60.00
06/05	DEBIT POS, *****45160844722, AUT 060217 DDA PURCHASE SUNOCO 03632783 WAYNE * PA	55.00
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060217 VISA DDA PUR NEW LEAF CHINESE AND JAP BROOMALL * PA	28.62
06/05	DEBIT POS, *****45160844722, AUT 060317 DDA PURCHASE GIANT 6507 ST DAVIDS * PA	10.77
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR POPEYES 11292 PHILADELPHIA * PA	8.09
06/05	DEBIT POS, *****45160844722, AUT 060417 DDA PURCHASE RITE AID STORE 0995 WAYNE * PA	6.25
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA OBO VEND MAPLE SHADE * NJ	2.00
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA SUNSTAR VENDING INC BROOKLYN * NY	1.00

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STATEMENT OF ACCOUNT

MAYUR PATEL
DIP CASE 15-11648 EDPA

Page: 4 of 6
Statement Period: May 24 2017-Jun 23 2017
Cust Ref #: 4315293029-039-T-###
Primary Account #: 3029

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA SUNSTAR VENDING INC BROOKLYN * NY	1.00
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA SUNSTAR VENDING INC BROOKLYN * NY	1.00
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA SUNSTAR VENDING INC BROOKLYN * NY	1.00
06/05	DEBIT CARD PURCHASE, *****45160844722, AUT 060417 VISA DDA PUR USA SUNSTAR VENDING INC BROOKLYN * NY	1.00
06/06	DEBIT CARD PURCHASE, *****45160844722, AUT 060317 VISA DDA PUR LIFE TIME FITNESS 251 VALLEY FORGE * PA	159.00
06/06	DEBIT CARD PURCHASE, *****45160844722, AUT 060517 VISA DDA PUR MOGHUL DARBAR MONMOUTH JUNC * NJ	52.96
06/06	DEBIT CARD PURCHASE, *****45160844722, AUT 060517 VISA DDA PUR HALAL GUYS PHILADELPHIA * PA	8.63
06/07	TD ATM DEBIT, *****45160844722, AUT 060717 DDA WITHDRAW 399 MARKET ST PHILADELPHIA * PA	200.00
06/07	DEBIT POS, *****45160844722, AUT 060717 DDA PURCH W/CB RITE AID STORE 0995 WAYNE * PA	51.02
06/07	DEBIT POS, *****45160844722, AUT 060617 DDA PURCHASE SUNOCO 00119842 PHILADELPHIA * PA	41.01
06/07	DEBIT CARD PURCHASE, *****45160844722, AUT 060517 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	6.00
06/08	DEBIT CARD PURCHASE, *****45160844722, AUT 060617 VISA DDA PUR NORAS MEXICAN GRILL INC PHILADELPHIA * PA	17.27
06/08	DEBIT CARD PURCHASE, *****45160844722, AUT 060617 VISA DDA PUR TACO BELL 027771 BALA CYNWYD * PA	6.66
06/08	DEBIT CARD PURCHASE, *****45160844722, AUT 060717 VISA DDA PUR COSI INC 40 PHILADELPHIA * PA	4.40
06/08	DEBIT CARD PURCHASE, *****45160844722, AUT 060617 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	1.50
06/09	DEBIT CARD PURCHASE, *****45160844722, AUT 060717 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	3.00
06/12	DEBIT POS, *****45160844722, AUT 061017 DDA PURCHASE VALLEY MART CITG WILKES BARRE * PA	49.20
06/12	DEBIT CARD PURCHASE, *****45160844722, AUT 060917 VISA DDA PUR FELLINIS CAFE BERWYN * PA	34.10
06/12	DEBIT POS, *****45160844722, AUT 061117 DDA PURCHASE GIANT 6507 ST DAVIDS * PA	27.92
06/12	DEBIT CARD PURCHASE, *****45160844722, AUT 061017 VISA DDA PUR PA VALLEY MART WILKES BA WILKES BARRE * PA	6.00
06/12	DEBIT CARD PURCHASE, *****45160844722, AUT 060817 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	3.00
06/14	DEBIT CARD PAYMENT, *****45160844722, AUT 061317 VISA DDA PUR TMOBILE AUTO PAY 800 937 8997 * WA	147.56

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STATEMENT OF ACCOUNT

MAYUR PATEL
DIP CASE 15-11648 EDPA

Page: 5 of 6
Statement Period: May 24 2017-Jun 23 2017
Cust Ref #: 4315293029-039-T-###
Primary Account #: [REDACTED] 3029

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/14	DEBIT CARD PAYMENT, *****45160844722, AUT 061317 VISA DDA PUR LTF LIFE TIME MO DUES 888 430 6432 * MN	143.40
06/14	DEBIT CARD PURCHASE, *****45160844722, AUT 061317 VISA DDA PUR BP 6779425CORNWELLS HEIG CORNWELLS HEI * PA	50.00
06/14	DEBIT CARD PURCHASE, *****45160844722, AUT 061217 VISA DDA PUR CHOP MONTHLY PARKING PHILADELPHIA * PA	4.00
06/15	DEBIT CARD PURCHASE, *****45160844722, AUT 061417 VISA DDA PUR SOUTHPORT PLAZA CORP PHILADELPHIA * PA	20.13
06/15	DEBIT CARD PURCHASE, *****45160844722, AUT 061417 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	5.00
06/16	DEBIT CARD PURCHASE, *****45160844722, AUT 061517 VISA DDA PUR UBER TRIP RLH24 HELP UBER COM * CA	14.28
06/16	DEBIT POS, *****45160844722, AUT 061617 DDA PURCHASE QUICK CHEK FOOD NORTH BERGEN * NJ	8.12
06/16	DEBIT POS, *****45160844722, AUT 061617 DDA PURCHASE SUNOCO 03632783 WAYNE * PA	2.89
06/16	DEBIT CARD PURCHASE, *****45160844722, AUT 061417 VISA DDA PUR PPA ON STREET METERS PHILADELPHIA * PA	1.25
06/19	DEBIT POS, *****45160844722, AUT 061717 DDA PURCHASE TRADER JOE S 632 WAYNE * PA	74.68
06/19	DEBIT POS, *****45160844722, AUT 061917 DDA PURCH W/CB WHOLEFDS SOS 101 929 SOU PHILADELPHIA * PA	26.93
06/19	DEBIT CARD PURCHASE, *****45160844722, AUT 061717 VISA DDA PUR THE HALAL GUYS KING OF PRUSS * PA	12.70
06/19	DEBIT CARD PURCHASE, *****45160844722, AUT 061617 VISA DDA PUR STARBUCKS STORE 02863 PISCATAWAY * NJ	6.89
06/19	DEBIT CARD PURCHASE, *****45160844722, AUT 061517 VISA DDA PUR COCO NEW YORK * NY	4.75
06/19	DEBIT POS, *****45160844722, AUT 061717 DDA PURCHASE WAWA 42 KING OF PRUSS * PA	3.70
06/20	ACH DEBIT, PECOENERGY UTIL_BIL *****764089 0620	95.10
	Subtotal:	4,422.22

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
05/26	DEBIT	333.00
06/07	MINI STMT PREAUTH, *****45160844722 AUT 060717 MINISTMT PREAUTH 399 MARKET ST PHILADELPHIA * PA	0.00
06/21	OVERDRAFT RET	35.00
	Subtotal:	368.00

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STATEMENT OF ACCOUNT

MAYUR PATEL
DIP CASE 15-11648 EDPA

Page: 6 of 6
Statement Period: May 24 2017-Jun 23 2017
Cust Ref #: 4315293029-039-T-###
Primary Account #: [REDACTED] 3029

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/23	1,040.90	06/08	702.08
05/24	999.73	06/09	699.08
05/26	5,637.84	06/12	578.86
05/30	4,643.95	06/14	233.90
05/31	1,671.95	06/15	208.77
06/01	1,466.42	06/16	182.23
06/02	1,426.26	06/19	52.58
06/05	1,250.53	06/20	-42.52
06/06	1,029.94	06/21	17.58
06/07	731.91		

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175-3-3-100000